

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

GARY M. BACCO
LISA M. BACCO
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Repondents.

Case No.:12-25536 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 25, 2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/09/2012 and confirmed on 4/1/13 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		114,171.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		114,171.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,050.00	
Trustee Fee	4,343.31	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,393.31

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NATIONSTAR MORTGAGE LLC(*) Acct: 1532	0.00	54,409.34	0.00	54,409.34
	NATIONSTAR MORTGAGE LLC(*) Acct: 1532	25,243.61	25,243.61	0.00	25,243.61
	ECAST SETTLEMENT CORP** Acct: 0100	857.49	857.49	0.00	857.49
	PENN TRAFFORD FCU Acct: 0008	4,307.00	4,307.00	264.88	4,571.88
					85,082.32

Priority					
	MAUREEN KROLL Acct:	2,050.00	2,050.00	0.00	0.00
	GARY M. BACCO Acct:	0.00	0.00	0.00	0.00

*** N O N E ***

Unsecured					
	QUANTUM3 GROUP LLC AGNT - MOMA F Acct: 2041	905.67	788.87	0.00	788.87
	ECAST SETTLEMENT CORP** Acct: 0100	792.36	690.18	0.00	690.18
	COMENITY BANK Acct: XXXX0...	0.00	0.00	0.00	0.00
	DISCOVER BANK(*) Acct: 1652	5,577.75	4,858.46	0.00	4,858.46
	CARLA CAPOZZI DMD Acct: ?	0.00	0.00	0.00	0.00
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 4885	1,084.74	944.85	0.00	944.85
	GEIGER PLUMBING Acct: 7794	180.00	156.79	0.00	156.79
	CAPITAL ONE NA** Acct: 1984	975.41	849.62	0.00	849.62
	DEPARTMENT STORES NATIONAL BANK	296.94	258.65	0.00	258.65

12-25536 TPA

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 2846				
	PNC BANK NA	14,749.72	12,847.64	0.00	12,847.64
	Acct: 0969				
	PENN TRAFFORD FCU	0.00	0.00	0.00	0.00
	Acct: 0008				
	SCHWIEKARTHS AUTO SERVICE	0.00	0.00	0.00	0.00
	Acct: ?				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXX3...				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXX4...				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXX2...				
	JEFFERSON CAPITAL SYSTEMS LLC*	843.31	734.56	0.00	734.56
	Acct: 2305				
	QUANTUM3 GROUP LLC AGNT - COMENI	649.50	565.75	0.00	565.75
	Acct: 2709				
					<hr/> 22,695.37
TOTAL PAID TO CREDITORS					107,777.69

TOTAL
CLAIMED 0.00
PRIORITY 30,408.10
SECURED 26,055.40

Date: 01/25/2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
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Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
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IN RE:

GARY M. BACCO
LISA M. BACCO
Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Repondents.

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Chapter 13

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ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Gary M. Bacco
 Lisa M. Bacco
 Debtors

Case No. 12-25536-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: vson
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Jan 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2018.

db/jdb +Gary M. Bacco, Lisa M. Bacco, 110 Suhan Drive, Irwin, PA 15642-5709
 cr +Geiger Plumbing, Inc., 4018 Rear Route 130, Irwin, PA 15642-7830
 13557309 +BANK OF AMERICA, 7105 CORPORATE DRIVE, PLANO, TX 75024-4100
 13548750 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13515577 Capital One/Best Buy, PO Box 5253, Carol Stream, IL 60197-5253
 13515578 Comenity Bank/Justice, PO Box 182789, Columbus, OH 43218-2789
 13529061 +Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053,
 Mason, OH 45040-8053
 13515580 +Dr. Carla Capozzi, 3520 Pa Route 130, Irwin, PA 15642-1438
 13515582 +Geiger Plumbing, 4018 Pa Route 130, Irwin, PA 15642-7830
 13515584 Macy's/DSNB, PO Box 8218, Mason, OH 45040-8218
 13582895 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,
 Lewisville, TX 75067)
 13515585 NES, 29125 Solon Road, Solon, OH 44139-3442
 13524942 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
 13515586 +Penn Trafford FCU, 558-B State Route 130, Trafford, PA 15085-1362
 13515587 +Phelan Hallinan & Schmieg, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza,
 Philadelphia, PA 19103-1823
 13515588 +Schwiekarth's Auto Service, 4098 Route 130, Irwin, PA 15642-7830
 13515589 Sears/CBNA, 133200 Smith Road, Cleveland, OH 44130
 13515590 +Sears/CBNA, P.O. Box 6282, Sioux Falls, SD 57117-6282
 13515591 +Sears/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 13515592 Target National Bank, c/o Target Credit Services, PO Box 673, Minneapolis, MN 55440-0673
 13852861 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: rmscedi@recoverycorp.com Jan 27 2018 02:25:04
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
 Miami, FL 33131-1605
 cr +E-mail/Text: bnc@bass-associates.com Jan 27 2018 02:09:20 eCAST Settlement Corporation,
 c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083
 13598332 +E-mail/Text: bnc@bass-associates.com Jan 27 2018 02:09:20 Capital One, N.A.,
 Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 13517720 E-mail/Text: mrdiscen@discover.com Jan 27 2018 02:09:22 Discover Bank,
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 13515579 E-mail/Text: mrdiscen@discover.com Jan 27 2018 02:09:22 Discover Financial Svcs LL,
 PO Box 15316, Wilmington, DE 19850-5316
 13515581 E-mail/PDF: gecsed@recoverycorp.com Jan 27 2018 02:25:38 GECRB/JC Penneys, PO Box 965005,
 Orlando, FL 32896-5005
 13627428 E-mail/Text: JCAP_BNC_Notices@jcap.com Jan 27 2018 02:10:54 JEFFERSON CAPITAL SYSTEMS LLC,
 PO BOX 7999, ST CLOUD MN 56302
 13515583 E-mail/Text: bnckohlsnotices@becket-lee.com Jan 27 2018 02:09:33 Kohls/Capital One,
 PO Box 3115, Milwaukee, MI 53201-3115
 13603933 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 27 2018 02:36:34
 Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk VA 23541
 13547200 E-mail/Text: bnc-quantum@quantum3group.com Jan 27 2018 02:09:54
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 13541524 E-mail/Text: bnc-quantum@quantum3group.com Jan 27 2018 02:09:55
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 13514541 E-mail/PDF: rmscedi@recoverycorp.com Jan 27 2018 02:25:45
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 13535659 +E-mail/Text: bncmail@w-legal.com Jan 27 2018 02:10:39 TARGET NATIONAL BANK,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13594396 +E-mail/Text: bncmail@w-legal.com Jan 27 2018 02:10:39 TD Bank USA, N.A.,
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
 cr NATIONSTAR MORTGAGE LLC
 cr* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
 (address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,
 ST CLOUD, MN 56302-9617)
 cr* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: NATIONSTAR MORTGAGE, LLC, 350 Highland Drive,
 Lewisville, TX 75067)
 cr* +TD Bank USA, N.A., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
 Seattle, WA 98121-3132

TOTALS: 2, * 3, ## 0

District/off: 0315-2

User: vson
Form ID: pdf900

Page 2 of 2
Total Noticed: 35

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgrou@kmlawgroup.com
Jerome B. Blank on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com
Matthew John McClelland on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgrou@kmlawgroup.com
Maureen Kroll on behalf of Joint Debtor Lisa M. Bacco maureen@mkroll.comcastbiz.net,
lisa@mkroll.comcastbiz.net
Maureen Kroll on behalf of Plaintiff Gary M. Bacco maureen@mkroll.comcastbiz.net,
lisa@mkroll.comcastbiz.net
Maureen Kroll on behalf of Plaintiff Lisa M. Bacco maureen@mkroll.comcastbiz.net,
lisa@mkroll.comcastbiz.net
Maureen Kroll on behalf of Debtor Gary M. Bacco maureen@mkroll.comcastbiz.net,
lisa@mkroll.comcastbiz.net
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Richard W. Schimizzi on behalf of Creditor Geiger Plumbing, Inc. rws@schimizzilaw.com,
mrs@schimizzilaw.com;G16143@notify.cincompass.com;lms@schimizzilaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 10